

HOUSING CONNECTION

Mortgage and Real Estate News That Matters



A message from Nickolas Inhelder:

We Make Home Happen.™

Our goal is simple:

To help every family we serve get to “Yes.”

Yes to the loan that unlocks the joy of home ownership.

Yes to the lending solution that meets every client’s unique needs and wants.

That’s why we dedicate our every resource to serve as your personal guide through the lending process, solving problems, building confidence. Aslan has access to every lending option leading to the purchase or refinance of a residential home loan.

This is more than work for us. It is our unique joy in this life to share our collective skill, creativity, and care to bring you and your family right to where you belong.

Let’s make home happen.

CONTACT ME TODAY



Nickolas Inhelder

Mortgage Broker, In Clear
To Close - InCTC LLC

www.AslanHLC.com

P: (720) 446-8778

M: (858) 229-9533

nick@inclearartoclose.com

1777 S. Harrison St.

Denver CO 80210

2037157 - CO, FL

2656899 - AL, CO, FL, SD



Existing Home Sales Treading Same Old Water

If you're busy, we can make this quick. Existing home sales dropped sharply from over 6m units per year starting in 2022 and had bottomed out around 4m units per year by the end of 2023. They've done essentially nothing exciting since then and the latest update is no exception. The end.



If you prefer to read an article-sized article, here you go:

Existing-home sales edged higher in September with The National Association of REALTORS® reporting a **1.5% increase** to a seasonally adjusted annual rate of **3.99 million**. August and September mark the two slowest months for home sales this year, as higher borrowing costs continued to limit the pool of qualified buyers.

“Further increases in mortgage rates in recent weeks mean fewer buyers can qualify to purchase a home,” Yun said. Freddie Mac's average 30-year fixed rate climbed to **6.86% in September**, up from 6.67% in August and 6.35% a year earlier.

Inventory continued to offer buyers more options than they had a year ago, although the latest increase was relatively modest. Total housing inventory reached **1.60 million units**, up **1.9% from August** and **4.6% year over year**.

Buyers may also have more room to negotiate as homes take longer to sell. The median time on market increased to **33 days**, up from 31 days in August. Yun said the combination of higher inventory and longer selling times could require sellers to offer price reductions or other incentives to attract buyers.

National home prices continued to rise, though appreciation remained modest. The median existing-home price reached **\$417,500**, up **1.3% from September 2025** and marking the **39th consecutive month** of year-over-year gains. The Housing Affordability Index slipped to **105.4** from 106.7 a year earlier, with affordability deteriorating in three of the four regions.

Regional Breakdown (Sales and Prices, September 2026)

Region	Sales (annual rate)	MoM Change	Median Price	YoY Change
Northeast	470k	-2.1%	\$523,600	+4.7%
Midwest	930k	0.0%	\$329,600	+3.1%
South	1.86m	+2.8%	\$361,000	+0.2%
West	730k	+2.8%	\$613,600	-0.3%

National Market Stats

- Total Housing Inventory: 1.60 million units (up 1.9% from August; up 4.6% YoY)
- Unsold Inventory Supply: 4.8 months (unchanged from August; up from 4.5 months a year ago)
- Median Existing-Home Price: \$417,500 (up 1.3% YoY; 39th consecutive annual increase)
- Housing Affordability Index: 105.4 (down from 106.7 one year ago)
- Single-Family Sales: 3.64 million (up 2.0% MoM; down 1.9% YoY)
- Single-Family Median Price: \$422,700 (up 1.2% YoY)
- Condo/Co-op Sales: 350k (down 2.8% MoM; down 5.4% YoY)
- Condo/Co-op Median Price: \$363,700 (up 1.2% YoY)